

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Southern District of Indiana

In re **Ruslan Lvovich Bessarabenko,**
Irina Yakovlevna Bessarabenko

Case No. 12-14337

Debtors

Chapter 13

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	105,000.00		
B - Personal Property	Yes	3	14,499.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		164,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		58,683.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,715.76
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,532.00
Total Number of Sheets of ALL Schedules		13			
Total Assets			119,499.00		
Total Liabilities				222,683.45	

United States Bankruptcy Court
Southern District of Indiana

In re **Ruslan Lvovich Bessarabenko,**
Irina Yakovlevna Bessarabenko

Case No. **12-14337**

Debtors

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,715.76
Average Expenses (from Schedule J, Line 18)	3,532.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,269.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		59,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		58,683.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		117,683.45

B6F (Official Form 6F) (12/07)

In re **Ruslan Lvovich Bessarabenko,
Irina Yakovlevna Bessarabenko**Case No. **12-14337**

Debtors

**AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. Wells Fargo EFS POB 84712 Sioux Falls, SD 57118		J	11/2000 Student loans				5,428.00
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)							5,428.00
Total (Report on Summary of Schedules)							5,428.00

0 continuation sheets attached

B6I (Official Form 6I) (12/07)

In re **Ruslan Lvovich Bessarabenko**
Irina Yakovlevna BessarabenkoCase No. **12-14337**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE	
Married		RELATIONSHIP(S): No Dependents	AGE(S): -
Employment:		DEBTOR	SPOUSE
Occupation		Manager	Audit
Name of Employer		Health Care Services	CiProms
How long employed		1 Week	Since 1999
Address of Employer		3600 Woodview Trace #400 Indianapolis, IN 46268	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>1,386.67</u>	\$ <u>2,556.36</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>1,386.67</u>	\$ <u>2,556.36</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>242.67</u>	\$ <u>498.77</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>73.42</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify):	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>242.67</u>	\$ <u>572.19</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,144.00</u>	\$ <u>1,984.17</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance	\$ <u>0.00</u>	\$ <u>0.00</u>
(Specify):	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income	\$ <u>0.00</u>	\$ <u>0.00</u>
(Specify):	\$ <u>0.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,144.00</u>	\$ <u>1,984.17</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>3,128.17</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor just applied for compensation. Debtor to receive health insurance at the beginning of the year.

B6J (Official Form 6J) (12/07)

In re **Ruslan Lvovich Bessarabenko**
Irina Yakovlevna BessarabenkoCase No. **12-14337**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,093.00
a. Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities:		\$	210.00
a. Electricity and heating fuel		\$	60.00
b. Water and sewer		\$	83.00
c. Telephone		\$	115.00
d. Other See Detailed Expense Attachment		\$	0.00
3. Home maintenance (repairs and upkeep)		\$	350.00
4. Food		\$	0.00
5. Clothing		\$	20.00
6. Laundry and dry cleaning		\$	410.00
7. Medical and dental expenses		\$	400.00
8. Transportation (not including car payments)		\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	0.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	116.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other See Detailed Expense Attachment		\$	170.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	3,027.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	3,128.17
b. Average monthly expenses from Line 18 above	\$	3,027.00
c. Monthly net income (a. minus b.)	\$	101.17

B6J (Official Form 6J) (12/07)

In re **Ruslan Lvovich Bessarabenko**
Irina Yakovlevna BessarabenkoCase No. **12-14337**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment**Other Utility Expenditures:**

Cable	\$	40.00
Cell Phone	\$	75.00
Total Other Utility Expenditures	\$	115.00

Other Expenditures:

Pet Expenses	\$	25.00
Student Loans	\$	100.00
Haircuts	\$	45.00
Total Other Expenditures	\$	170.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Southern District of Indiana**

In re Ruslan Lvovich Bessarabenko
Irina Yakovlevna Bessarabenko

Debtor(s)

Case No. 12-14337

Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ⁶ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 19, 2013

Signature /s/ Ruslan Lvovich Bessarabenko
Ruslan Lvovich Bessarabenko
Debtor

Date April 19, 2013

Signature /s/ Irina Yakovlevna Bessarabenko
Irina Yakovlevna Bessarabenko
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

IN RE:)
RUSLAN L BESSARABENKO) CASE NO 12-14337-JKC13
IRINA YAKOVLEVNA BESSARABENKO)
DEBTORS.)

CERTIFICATE OF SERVICE ON ADDED CREDITORS

As required by S.D. Ind. B-1009-1(b), the undersigned hereby certifies that the following documents have been served upon the creditors added to this case and listed below by first class mail, postage prepaid:

Copy of Amendment
Notice of Chapter 13 meeting of creditors
Statement of Social Security Numbers
Amended Chapter 13 Plan

In addition, by sending a copy of this certificate, the undersigned has provided notice that – as to creditors added after the first date set for the meeting of creditors – the deadline for filing a complaint to determine dischargeability is June 18, 2013.

Respectfully Submitted,

/s/ Mark S. Zuckerberg
Mark S. Zuckerberg #13815-49
Attorney for Debtors

Wells Fargo EFS
POB 84712
Sioux Falls SD 57118